Exhibit K

Debt collector response sample letter

You're saying: "This is not my debt."

Use the sample letter on the next page if you want to tell a debt collector that you aren't responsible for this debt, and that you don't want to be contacted again.

How to use this sample letter:

1.   Read the background below.

2.   Fill in your information on the sample letter and edit it as needed to fit your situation.

3.   Print and mail the letter. Keep a copy for your records. You should consider sending the letter by certified mail or another method by which you can establish when the letter is received by the intended recipient.

Background

This letter tells the debt collector to stop contacting you unless they can show evidence that you are responsible for this debt. **Stopping contact does not cancel the debt.** So, if a debt collector still believes you really are responsible for the debt, they could still take other action. For example, you still might be sued or have the status of the debt reported to a credit bureau.

Sample letter begins on the next page

[Your name]
[Your return address]
[Date]

[Debt collector name]
[Debt collector address]
Re: [Account number for the debt, if you have it]

Dear [Debt collector name],

I am responding to your contact about collecting a debt. You contacted me by [*phone/mail*], on [*date*] and identified the debt as [*any information they gave you about the debt*].

I do not have any responsibility for the debt you're trying to collect.

If you have good reason to believe that I am responsible for this debt, mail me the documents that make you believe that. Stop all other communication with me and with this address, and record that I dispute having any obligation for this debt. If you stop your collection of this debt, and forward or return it to another company, please indicate to them that it is disputed. If you report it to a credit bureau (or have already done so), also report that the debt is disputed.

Thank you for your cooperation.

Sincerely,

[Your name]